

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Rudolph Adams

Debtor(s)

Case No. 09 B 23698

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2009.
- 2) The plan was confirmed on 10/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 11/12/2013.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$7,813.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$66,010.10
Less amount refunded to debtor	\$741.31

**NET RECEIPTS: \$65,268.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,035.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,186.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,221.54**

Attorney fees paid and disclosed by debtor: \$819.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Anita John MD PC	Unsecured	1,000.00	NA	NA	0.00	0.00
Applied Card Bank	Unsecured	0.00	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Secured	10,095.00	9,789.46	9,789.46	0.00	0.00
BAC Home Loan Servicing LP	Secured	10,095.00	( 374.00)	0.00	0.00	0.00
Bank First	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,595.00	1,356.26	1,356.26	1,356.26	0.00
Capital One	Secured	1,595.00	300.00	300.00	300.00	8.37
CitiFinancial	Unsecured	2,305.00	2,400.80	2,400.80	2,400.80	0.00
Credit First	Unsecured	664.00	664.19	664.19	664.19	0.00
ECast Settlement Corp	Unsecured	1,746.00	1,746.52	1,746.52	1,746.52	0.00
Fifth Third Bank	Unsecured	806.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GMAC Auto Financing	Unsecured	0.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	0.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	0.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	0.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	0.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	0.00	NA	NA	0.00	0.00
Midland Federal Savings	Secured	93,866.26	1,866.26	1,866.26	1,866.26	0.00
Midland Federal Savings	Secured	93,866.26	89,485.69	89,485.69	0.00	0.00
National Capital Management LLC	Unsecured	NA	0.00	0.00	0.00	0.00
Nicor Gas	Unsecured	577.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Secured	27,390.36	27,390.36	27,390.36	27,390.36	1,464.80
Portfolio Recovery Associates	Unsecured	469.00	469.31	469.31	469.31	0.00
Portfolio Recovery Associates	Unsecured	5,381.00	5,381.86	5,381.86	5,381.86	0.00
Portfolio Recovery Associates	Unsecured	844.00	844.33	844.33	844.33	0.00
Portfolio Recovery Associates	Unsecured	426.63	476.76	476.76	476.76	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	12,858.00	12,858.20	12,858.20	12,858.20	0.00
Portfolio Recovery Associates	Unsecured	868.00	890.94	890.94	890.94	0.00
Sears Roebuck & Co	Unsecured	430.00	NA	NA	0.00	0.00
Shell Oil Company	Unsecured	0.00	NA	NA	0.00	0.00
University of Chicago	Unsecured	1,000.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	629.00	629.47	629.47	629.47	0.00
Western Illinois University	Unsecured	2,000.00	NA	NA	0.00	0.00
Wickes Furniture	Unsecured	2,000.00	NA	NA	0.00	0.00
Wickes Furniture	Secured	2,000.00	250.00	250.00	250.00	48.82
World Financial Network National Bank	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$99,275.15	\$0.00	\$0.00
Mortgage Arrearage	\$1,866.26	\$1,866.26	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$27,940.36	\$27,940.36	\$1,521.99
<b>TOTAL SECURED:</b>	<b>\$129,081.77</b>	<b>\$29,806.62</b>	<b>\$1,521.99</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$27,718.64</b>	<b>\$27,718.64</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,221.54</u>	
Disbursements to Creditors	<u>\$59,047.25</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$65,268.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/24/2014

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.